

TOTAL PERMANENT DISABILITY (TPD)

This Total Permanent Disability Rider (hereinafter referred to as "TPD Rider") provides you with the TPD Rider Sum Assured if the Insured suffers from Total Permanent Disability, subject to the terms and conditions stated in this TPD Rider and Your Basic Policy.

What are the Benefits provided by this product?

During the effective period of Your Basic Policy and the TPD Rider, We shall pay the Sum Assured if the Insured suffers from Total Permanent Disability

What are the Risks associated with this product?

Exclusion Risk

This TPD Rider shall not apply in the event of the exclusions specified for the TPD Rider Policy and Basic Policy.

Product Name

Total Permanent Disability (TPD)

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Allianz Star Network (ASN)

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Basic Policy and/or TPD Rider You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this TPD Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to the Prospective Policyholder.

Basic Policy means Your Regular Premium Unit-Linked Life Insurance Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

TOTAL PERMANENT DISABILITY (TPD)

Peace of mind in pursuing your dreams with protection for total permanent disability

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured entry age is 6 - 69 years old (nearest birthday)

Insurance Period

The Insurance Period options for TPD Rider are 45, 50, 55, 60, 65, 70 years old.

Premium Payment Period

The premium payment period depends on the premium payment period selected by the Policyholder: 45, 50, 55, 60, 65, 70 years old

Premium Payment Method

The Premium payment scheme is the same as the premium payment period of the Basic Policy.

Premium

The TPD Rider Premium is following the Basic Policy Premium.

Sum Assured

Total Permanent Disability (TPD)

Minimum Sum Assured: Rp20,000,000,-
Maximum Sum Assured:

- **Adults:**

100% of Life Basic Sum Assured per Policy or maximum of Rp8 Billion per Insured for all Policies owned by the Insured with Us, whichever is smaller.

- **Children:**

100% of Life Basic Sum Assured per Policy or maximum of Rp4 Billion per Insured for all Policies owned by the Insured with Us, whichever is smaller.

How to Apply for Your Policy?

1. Complete and sign the Life Insurance Application Form (SPAJ).
2. Sign a Personal Summary of Product and Service Information (RIPLAY).
3. Provide photocopies of valid identification documents and any other required documents of Yourself and the Insured.

Are You Allowed to Cancel the Policy?

1. Within 14 (fourteen) calendar days from receipt by You of the Basic Policy and/or Policy for this TPD Rider, You are entitled to review the Basic Policy and/or Policy for this TPD Rider and, during such period, You are entitled to cancel and return the Basic Policy and/or Policy for this TPD Rider to Us if You do not agree to the terms and conditions of the Basic Policy and/or Policy for this TPD Rider.
2. Upon your cancellation and return of the Basic Policy and/or Policy for this TPD Rider, We will return the amount of Premium paid by You, minus fees, if any. The fees include, but are not limited to, stamp duty, administration fees, medical check up fees (if any) and subsequently the coverage shall be cancelled as of the Policy Effective Date.

What are your obligations as a Policyholder?

1. You must answer all questions on the Life Insurance Application Form (SPAJ) completely and accurately. You shall be fully responsible for the accuracy and completeness of the data provided to Us, as any errors or omissions in the requested data may result in the cancellation of the Basic Policy and/or the Policy for this TPD Rider. We reserve the right to reject your Basic Policy and/or Rider application if it does not meet the required criteria and regulations.
2. You must read and understand the Life Insurance Application Form (SPAJ) and the Personal Summary of Product and Service Information (RIPLAY) before signing them, as well as this General Summary of Product and Service Information (RIPLAY).
3. You are responsible for the on-time payment of Regular Premium and Premium for this TPD Rider.

How to submit a TPD Claim?

1. TPD Claim
 - a. TPD claim form along with complete original evidence must be submitted to Us no later than 210 (two hundred ten) days from the occurrence of the Total Permanent Disability.
 - b. The original evidence as referred to in point 1.a above includes:
 - Doctor's Statement letter from the attending Doctor specifying that the Insured has suffered from Total Permanent Disability;
 - X-ray images of the disabled body part
 - Photocopy of the Insured's valid identity card;
 - Official report/statement from the Police in the case of an Accident.
 - Other documents We consider necessary to support Your claim.

2. We shall be entitled to:
 - a. Reject the claim if the Insured is unable to provide the original evidence mentioned above to Us within the specified time limit;
 - b. To ask You to provide the evidence of Total Permanent Disability or to request for a medical examination of the Insured by a Doctor appointed by Us, as long as the Insured still suffers from Total Permanent Disability.
3. We shall deduct any amount owed by You, if any, under the Basic Policy and/or the Policy for this TPD Rider or other Riders before paying Your claim.

TPD Policy Exclusions

We shall not make any payment for this TPD Rider if the Total Permanent Disability arises directly or indirectly as a result of:

- a. **Involvement in a duel, unless it is an act of self-defence**
- b. **Self-inflicted wound or suicide or attempted suicide whether or not physically or mentally sound, or**
- c. **Criminal acts or attempted criminal acts or violations of law or attempted violations of law committed by the Insured or resistance by the Insured during the arrest of any person (including the Insured) carried out by the authorities, or**
- d. **Criminal act committed intentionally by the Insured or the person designated as Beneficiary, or**
- e. **The Insured being in any flight other than as an official passenger or crew member of a commercial airline, whose flights are scheduled, regular and licensed, or**
- f. **Risky occupations or professions of the Insured, such as military personnel, police officers, airline crews or other high-risk occupations/professions, unless the risk premium has been paid, or**

- g. **Dangerous sports or hobbies of the Insured, such as auto racing, motorcycle racing, horse racing, hang gliding, mountain climbing, boxing, wrestling and other dangerous and risky sports or hobbies, unless the risk premium has been paid, or**
- h. **Accidents resulting from mental illness, illnesses affecting the nervous system, being drunk (the Insured being under the influence of alcohol), the use of narcotics and/or illicit drugs, or**
- i. **Pre-existing illnesses suffered by the Insured prior to the effective date of this Rider that may result in Total Permanent Disability, which is evidenced by the care, diagnosis, consultation and/or treatment for such illnesses prior to this Rider becoming effective.**
- j. **Abnormalities, illnesses and/or congenital disabilities, or**
- k. **Infection of HIV/AIDS virus and/or sexually transmitted diseases.**

Fees

No fees are charged to the customer.

Service, Complaint Resolution & Claim

If you have any questions or complaints regarding our products and/or services, please reach out to our Customer Center:

Address:

PT Asuransi Allianz Life Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
South Jakarta 12920, Indonesia

Corporate Number:

+62 21 2926 8888

AllianzCare:

1500 136

Email:

ContactUs@allianz.co.id

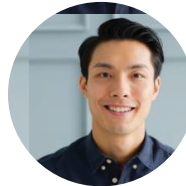
Website:

www.allianz.co.id

Important Notes:

- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels are licensed by the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- Complete explanation of the insurance coverage is available in the Basic Policy and/or the Policy for this TPD Rider. The Exclusions for this TPD Rider shall be applied, namely the issues that not covered in the Basic Policy and/or the Policy for this TPD Rider.
- Total Permanent Disability is an insurance product issued by PT Asuransi Allianz Life Indonesia, therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of the Basic Policy and/or the Policy for this TPD Rider.
- The Premium paid includes the commission for the Marketing Personnel.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact Us or Our Marketing Personnel, or visit our website at www.allianz.co.id. All Our products are designed to provide benefits to Customers, but they may not necessarily meet your specific needs. If you are still unsure whether this product suits your needs, We recommend that You contact Your Marketing Personnel.
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- This General Information of Product And Service (RIPLAY Umum) is made in Indonesia Language and English Language; in the event of different interpretation between the text of Indonesia Language and English Language, the text of Indonesia Language shall prevail.

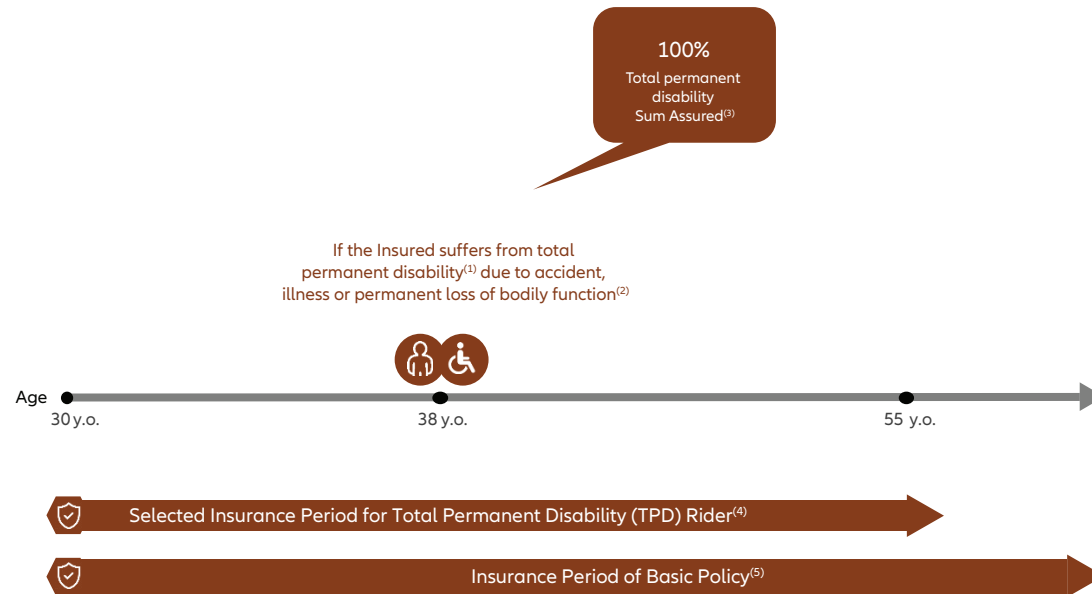
Benefit Illustration



Kevin

Entry age: 30 years old
as Insured, the same as the one
in the Basic Policy of life insurance.

Selected Insurance Period for Total
Permanent Disability (TPD) Rider Until the
Insured reaches the age of 55.



(1) Total Permanent Disability means the inability of the Insured to take part in any occupation to earn a living for more than 180 days as a result of an accident, illness or permanent loss of bodily function for the rest of the Insured's life.

(2) Loss of bodily function means the total and permanent loss of the bodily functions of the body parts as specified in the Total Permanent Disability (TPD) Rider Terms and Conditions.

(3) Insurance Period of Total Permanent Disability Rider ends once Allianz has received and approved as well as paid the Total Permanent Disability Rider claim.

(4) Depending on the selected Insurance Period for the Total Permanent Disability Rider, until the Insured reaches the age of 55. In addition, other options of Insurance Period of Total Permanent Disability Rider are also available, for Insured up to ages of 45, 50, 60, 65 and 70.

(5) As long as the Insurance Period of the Basic Policy is still effective in accordance with the terms and conditions of the applicable Basic Policy.